



PATENT  
17243-00036

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hinkle et al. :  
Serial No.: 09/746,172 : Art Unit: 3693  
Filed: December 21, 2000 : Examiner: Daniel S. Felten  
For: METHOD AND SYSTEM FOR :  
PRIORITIZING DEBT :  
COLLECTIONS :

**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

Mail Stop: Issue Fee  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313

The following comments are in response to the Examiner's Statement of Reasons for Allowance in the Notice of Allowability dated January 24, 2007. Applicants respectfully disagree with the Examiner's Statement of Reasons for Allowance because such statements may have unintentionally introduced some ambiguities in what was otherwise a very concise and thorough examination of the Claims of this patent application. While Applicants believe that the claims are allowable, Applicants do not acquiesce that patentability resides in the features paraphrased in the Reasons for Allowance.

Also, reasons for allowance are only warranted in instances in which the record of the prosecution as a whole does not make clear the Examiner's reasons for allowing a claim or claims (see 37 CFR §1.104(e)). In the present case, Applicants believe the record as a whole does make the reasons for allowance clear and therefore no statement by the Examiner is necessary or warranted.

Respectfully submitted,

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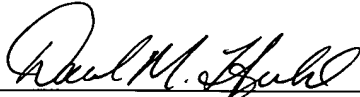
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I certify that the documents listed below:

Issue Fee Transmittal (1 pg., in duplicate)  
Comments on Statement of Reasons for Allowance (1 pgs.)  
Transmittal of Formal Drawings (1 pg.)  
Fourteen (14) Replacement Sheets of Formal Drawings  
Certificate of Mailing via Express Mail (1 pg.)  
Return post card

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Mail Stop ISSUE FEE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

  
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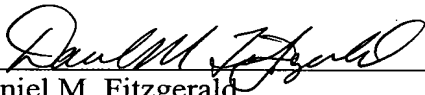
TRANSMITTAL OF FORMAL DRAWINGS

Mail Stop: Issue Fee  
Attention: Official Draftsman  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Enclosed are Fourteen (14) Replacement Sheets of Formal Drawings for the above-identified patent application. No new matter has been added.

Respectfully submitted,

  
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